

RECEIVED
CENTRAL FAX CENTER

NOV 14 2005

HUNTON &
WILLIAMSHUNTON & WILLIAMS LLP
1900 K STREET, N.W.
WASHINGTON, D.C. 20006-1109TEL 202-955-1500
FAX 202-778-2201

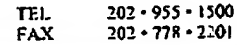
FAX

TO	NAME	USPTO
	FIRM	USPTO
	FAX NO.:	5712738300
	PAGES (INCLUDING COVER):	04
FROM	NAME:	Henry, Brenda
	DIRECT DIAL:	(202) 419-2076
	DIRECT FAX:	
MESSAGE	Application No. 09/872,447	

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT THE SENDER AT THE NUMBER LISTED ABOVE

FAX ID : 0494379B9711EOA
DATE: Tuesday, November 15, 2005
TIME: 10:33:14 AM

CLIENT/MATTER NO.:



This communication is confidential and is intended to be privileged pursuant to the attorney-client privilege and the work-product doctrine. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone, and return the original message to us at the above address via the U.S. Postal Service.

PATENT
Attorney Docket No. 72167.000278

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/872,447 Confirmation No.: 2082
Applicant : James Taylor et al.
Filed : June 1, 2001
Title : System and Method for Offering a Financial Product
TC/Art Unit : 2161
Examiner: : Unassigned

Docket No. : 72167.000278
Customer No. : 21967

STATUS INQUIRY

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The above-identified patent application was filed in the U.S. Patent & Trademark Office on June 1, 2001. To date, Applicants have not received a First Office Action.

It appears that all formal requirements with regard to the application have been satisfied. Nonetheless, Applicants have not received any communication on the merits from the Patent Office. Since fifty-three (53) months have passed from the filing date of the application, Applicants would appreciate an indication as to when they might receive the first communication

PATENT
Attorney Docket No. 72167-000278

on the merits from the Patent Office.

Respectfully submitted,

HUNTON & WILLIAMS

By:

Tyler Muddy

Tyler Muddy

Registration No. 40,074

1000 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
(202) 955-1500 (Telephone)
(202) 778-2201 (Facsimile)

Dated: November 14, 2005

BEST AVAILABLE COPY